

# UV INSURANCE

**Guaranteed**  
\$5,000 to \$25,000



**Instant**  
\$25,001 to \$50,000



**Express**  
\$50,001 to \$150,000



**Regular underwriting**  
\$150,001 and more



## Integral

### Permanent life with reduced paid-up value and cash values

Integral is also available in simplified issue for insurance amounts from \$5,000 to \$150,000. With no medical exam, blood test or visit to the doctor.

When things happen that make it difficult to meet your financial obligations, this flexible permanent life insurance product offers several advantages, such as interrupting premium payments at any time, without losing any money, provided that this amount is at least \$1,000.

	Features	Guarantee
<b>Premium</b>	Levelled and guaranteed	<b>100%</b>
<b>Insurance amount</b>	From \$5,000 to \$2,000,000	
<b>Cash value</b>	<ul style="list-style-type: none"> <li>▶ At 75<sup>th</sup> contract anniversary</li> <li>▶ 55% of reduced paid-up insurance</li> <li>▶ Partial or total</li> </ul>	
<b>Paid-up value</b>	Equal to 100% of paid premiums (min. \$1,000)	

# Integral

## Types of Issue



**Guaranteed**  
\$5,000 to \$25,000

### Electronic application

No medical exam or fluids, no underwriting

**18 - 65 years**

### Eligibility

2 eligibility questions

### Natural Death

Deferred 24 months - Premium refund

### Accidental Death

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



**Instant**  
\$25,001 to \$50,000

### Electronic application

No medical exam or fluids, no underwriting

**18 - 65 years**

### Eligibility

+ 6 eligibility questions with 12 sub-questions

### Natural Death

Deferred 12 months

**1<sup>st</sup> year** | Premium refund

**2<sup>nd</sup> year** | 50% of life insurance amount

### Accidental Death

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



**Express**  
\$50,001 to \$150,000

### Electronic application

No medical exam or fluids, no underwriting

**18 - 65 years**

### Eligibility

+ 7 eligibility questions with 4 sub-questions

### Death Benefit

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



**Regular underwriting**  
\$150,001 and more

### Electronic and paper application

Regular underwriting according to requirements

**18 - 65 years**

### Eligibility

According to underwriting requirements

### Death Benefit

Eligible on 1<sup>st</sup> day

### Additional Coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Term Coverages T-10 | T-20 | T-30
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



UV Insurance is a business name and trademark of  
The Union Life Mutual Assurance Company.

uvinsurance.ca | f • in